

**Nuclear Enlisted Career  
Submarine Volunteer  
Average Career**

Time	Nuclear Enlisted	UofM Tuition Room/Board	Gain from USN	Net
1 <sup>st</sup> Year	Basic Training (E-3)		+\$4,320	+\$55,280
	A-School (E-3) +38,000 Bonus		+\$50,960	
2 <sup>nd</sup> Year	Power School (E-4)		+\$15,541	+77 College Credits +\$100,630
	Prototype (E-4) (With Navy BAH)		+\$29,809	
3 <sup>rd</sup> Year	Fleet (E-4)		+\$35,040	+\$135,670
	Fleet (E-4)			
4 <sup>th</sup> Year	Fleet (E-5)		+\$61,800	+\$197,470
	Fleet (E-5)			
5 <sup>th</sup> Year	Fleet (E-5)		+\$68,424	+\$265,894
	Fleet (E-6)			
6 <sup>th</sup> Year	Fleet (E-6)		+\$74,196	+\$340,090
	Fleet (E-6)			
7 <sup>th</sup> Year	Start UofM Forever G/I Bill	+12,772		+\$352,862
8 <sup>th</sup> Year	Graduate from UofM	+12,772		+\$365,634
9 <sup>th</sup> Year	Employment at Commercial Power Plant (Starting Salary ~\$100,000/year)			+\$465,634

This is a standard career of an Enlisted Navy Nuclear Sailor. Subtract \$10,000 in total for non-submarine service.

Due to the Forever G/I Bill, up to \$180,000 of college is paid for. This covers UofM 100%.

\$25,162/year in Tuition

Up to \$3,081/month in Room/Board (Given directly to your bank account) (Adjusted for location)

\$1,000/year in books (Given directly to your bank account)

You gain operational/supervisory experience in operating a Nuclear Power Plant. With a High School Diploma, a plant is highly likely to accept you due to your experience alone. With a degree, you can qualify for a Senior Reactor Operator position and earn upwards of \$150,000/year.

You earn +77 college credits for attending Nuclear Power School, and more as you advance in rank. If you chose not to earn your degree in the Navy for free using Tuition Assistance, CLEP, and NCPACE, that is up to you. At a minimum, you have already earned the equivalent of an associates degree. At most, exit the Navy with a STEM degree and have your Education Grant waiting.

As an E-3 -> E-4, you will not be required to pay for housing/food expenses. As an E-4, you will be given temporary BAH (housing allowance to live off base) during your time at Prototype.

As an E-5, you will begin to earn BAH (housing allowance to live off base). This is 100% tax-free.

# UNIVERSITY OF MICHIGAN-ANN ARBOR

ANN ARBOR, MI

605 GI Bill students ([Learn more](#))

## Your estimated benefits

<b>GI Bill pays to school:</b>	<b>\$15,948/yr</b>
Tuition and fees charged:	\$15,948
<b>Out of pocket tuition:</b>	<b>\$0</b>
<b>Housing allowance:</b>	<b>\$1,962/mo</b>
<b>Book stipend (<a href="#">Learn more</a>):</b>	<b>\$1,000/yr</b>
<b>Total paid to you:</b>	<b>\$12,772</b>

	2 or less	Over 2	Over 3	Over 4	Over 6	Over 8
E-9						
E-8						\$4,739.10
E-7	\$3,294.30	\$3,595.50	\$3,733.50	\$3,915.30	\$4,058.10	\$4,302.60
E-6	\$2,849.40	\$3,135.60	\$3,274.20	\$3,408.60	\$3,548.70	\$3,864.30
E-5	\$2,610.30	\$2,786.10	\$2,920.80	\$3,058.50	\$3,273.30	\$3,497.70
E-4	\$2,393.40	\$2,515.80	\$2,652.00	\$2,786.70	\$2,905.50	\$2,905.50
E-3	\$2,160.60	\$2,296.50	\$2,435.70	\$2,435.70	\$2,435.70	\$2,435.70
E-2	\$2,054.70	\$2,054.70	\$2,054.70	\$2,054.70	\$2,054.70	\$2,054.70
E-1	\$1,833.30	\$1,833.30	\$1,833.30	\$1,833.30	\$1,833.30	\$1,833.30
E1 <4mos	\$1,695.00					

### 2022 Active Duty Pay

Enlisted submarine service pay chart to over 8 years of service.						
Pay Grade	Cumulative Years of Service					
	2 or Less	Over 2	Over 3	Over 4	Over 6	Over 8
E-9	425	425	425	425	425	425
E-8	415	415	415	415	415	415
E-7	405	405	405	405	405	405
E-6	155	170	175	300	325	375
E-5	140	155	155	250	275	275
E-4	80	95	100	245	245	245
E-3	80	90	95	95	90	90
E-2	75	90	90	90	90	90
E-1	75	75	75	75	75	75

Enlisted sea pay chart to over four years of qualified sea time.								
Pay Grade	Cumulative Years of Sea Duty							
	1 Year or Less	Over 1	Over 2	Over 3	Over 4		Over 5	Over 6
E-9	135	135	160	381	400		438	438
E-8	135	135	160	381	400		438	438
E-7	135	135	160	381	400		438	438
E-6	135	135	160	350	375		394	406
E-5	70	80	160	350	375		394	406
E-4	70	80	160	350	363		363	363
E-3	50	60	100	125	125		125	125
E-2	50	60	75	94	94		94	94
E-1	50	50	50	63	63		63	63

#### BASIC ALLOWANCE FOR HOUSING

##### Rate Lookup Results

CY: 2 2

ZIP CODE: 2 9 4 4 5

MILITARY HOUSING AREA: CHARLESTON SC (SC259)

MONTHLY ALLOWANCE:	
E 4 with DEPENDENTS:	E 4 without DEPENDENTS:
\$ 1782.00	\$ 1455.00
O 1 with DEPENDENTS:	O 1 without DEPENDENTS:
\$ 1854.00	\$ 1752.00
See <a href="#">BAH Frequently Asked Questions</a> for more information. For other BAH concerns, contact your service's BAH POC.	

#### BASIC ALLOWANCE FOR HOUSING

##### Rate Lookup Results

CY: 2 2

ZIP CODE: 2 3 5 0 3

MILITARY HOUSING AREA: NORFOLK/PORTSMOUTH VA (VA298)

MONTHLY ALLOWANCE:	
E 5 with DEPENDENTS:	E 5 without DEPENDENTS:
\$ 1767.00	\$ 1575.00
E 6 with DEPENDENTS:	E 6 without DEPENDENTS:
\$ 1983.00	\$ 1656.00
See <a href="#">BAH Frequently Asked Questions</a> for more information. For other BAH concerns, contact your service's BAH POC.	

Basic Training (2 Months) (E-3 <2 Years) = \$4,320

A-School (6 Months) (E-3 < 2 Years) = \$12,960

Bonus upon A-School Graduation and Immediate Rank-Up to E-4 = \$38,000

1 Month Hold Period (E-4 <2 Years) = \$2,363

Power School (6 Months) (E-4 <2 Years) = \$14,178

1 Month Hold Period (E-4 <2 Years) + BAH 29445 = \$2,363 + \$1,455 = \$3,818

Prototype (6 Months) (E-4 <2 Years) +BAH 29445 = \$14,178 + \$8,730 = \$22,908

1 Month Transfer Leave (E-4 <2 Years) = \$2,363

Running Total in Two Years = +77 College Credits, \$100,000-\$105,000

Submarine (Year 3) (E-4 >2 Years) + Sub Pay + Sea Pay + NF Duty Pay

\$30,180 + \$1,140 + \$1,920 + \$1,800 = \$35,040

Submarine (Year 4) (E-5 >3 Years) + BAH 23503 + Sub Pay + Sea Pay + NF Duty Pay

\$35,040 + \$18,900 + \$1860 + \$4,200 + \$1,800 = \$61,800

Submarine (Year 5) (E-5 >4 Years) + BAH 23503 + Sub Pay + Sea Pay + NF Duty Pay (Supervisor)

\$36,696 + \$18,900 + \$3,000 + \$4,728 + \$5,100 = \$68,424

Submarine (Year 6) (E-6 >5 Years) + BAH 23503 + Sub Pay + Sea Pay + NF Duty Pay (Supervisor)

\$40,896 + \$19,872 + \$3,600 + \$4,728 + \$5,100 = \$74,196

TOTAL: \$339,460 + (+77) College Credits + Forever G/I Bill (\$180,000)

Forever G/I Bill at UofM

Year 1: Room/Board + Books

\$11,772 + \$1,000 = \$12,772

~90 College Credits

Year 2: Room/Board + Books

\$11,772 + \$1,000 = \$12,772

~120 College Credits

Overall Total: ~\$365,000